

## eGift Certificate

### Kumori Japanese Bakery

Credit Card Type	eGift Certificate Amount	Points Required	Rewards Code
Femme Visa Rewards Plus Visa Vantage Visa Titanium Mastercard Toyota Mastercard Vantage Mastercard	PHP 1,000	30,000	MBGA-7411
Femme Signature Visa Travel Platinum Visa Platinum Mastercard World Mastercard	PHP 1,000	23,340	

### REDEMPTION PROCEDURE

1. Cardholder may redeem Rewards through MIA (Metrobank Interactive Assistant) at [m.me/MiaOfMetrobankCard](https://m.me/MiaOfMetrobankCard).
2. Processing of redemption may take within 3 to 5 banking days from the date the redemption request is received by Metrobank.
3. Rewards eVouchers will be sent within 3 to 5 banking days via SMS to the cardholder's mobile number on record.

### Terms and Conditions

1. Any complaints on vouchers redeemed should be received by Metrobank within 3 banking days from date of acceptance. Otherwise, it is understood that vouchers have been duly accepted without disputes.
2. Any dispute concerning non-delivery of Rewards eVouchers should be escalated to Metrobank whether through telephone or in writing, within 60 banking days from redemption date. Should there be no follow up or complaint received, it is assumed that the Rewards eVoucher/s has been successfully received.
3. Once the request for redemption is accepted by Metrobank, the same cannot be revoked or cancelled by the Cardholder.
4. The Rewards eVoucher can be used at any of the branches indicated in the Merchant Branch Directory.
5. Rewards eVouchers have no expiry dates and are fully transferable.

6. Each Rewards eVoucher has a unique code that corresponds to an amount or item. To use the Rewards eVoucher at the store, or equivalent (ex. online store), the code must be given to the store for validation.
7. The Rewards eVoucher is for one-time use only. If the total value of the Rewards eVoucher is not used up, there will be no cash change given. If the purchase goes beyond the Rewards eVoucher amount, the cardholder shall pay for the difference.
8. Multiple Rewards eVouchers may be used per transaction.
9. The Cardholder is responsible for the safekeeping of the Rewards eVoucher. The cardholder must only give this to the store manager, or its equivalent (ex. online checkout) upon using it at the store.
10. In the event that the store's Rewards eVoucher validation system is offline or unavailable, the store will not be able to accept the eVoucher. The Cardholder may still use the Rewards eVoucher when the system is back online.
11. The Rewards eVoucher may not be valid for use on certain promotional items/services and it cannot be exchanged for cash.
12. Any dispute concerning goods or services received from merchants in exchange for gift certificates redeemed under the Program shall be settled between the Cardholder and the merchant and/or supplier that supplied the goods or services. Metrobank will bear no responsibility in resolving such disputes.
13. All questions or disputes regarding eligibility for the Rewards Program or redemption of rewards will be resolved by Metrobank at its sole discretion.
14. The terms and conditions may be modified by Metrobank in its sole discretion from time to time with notice to the Cardholder. Similarly, the redemption process may be modified by Metrobank in its sole discretion, with appropriate communication through any mode deemed sufficient by Metrobank.
15. By participating in the Rewards Program, the Principal Cardholder agrees to be bound by these Terms and Conditions. View the complete Terms and Conditions [here](#).
16. For any questions or clarifications, contact Metrobank at 88700-700 or email [customerservice@metrobankcard.com](mailto:customerservice@metrobankcard.com).